

MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2005 Through 11/20/2005

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	129	196	174	121	126	746
Number of Groups Added	1,053	1,934	2,242	713	1,576	7,518
200 and Less	894	1,697	1,996	584	1,388	6,559
201-500	81	115	133	79	97	505
501-1,000	44	60	53	24	45	226
1,001-1,500	10	17	17	10	21	75
1,501-2,000	5	6	15	5	5	36
2,001-2,999	12	19	9	6	12	58
3,000 and over	7	20	19	5	8	59
Potential New Members	188,344	409,698	859,897	141,620	273,210	1,872,769
Average Size of Groups Added	179	212	384	199	173	249
Applications Denied	0	17	3	7	9	36
Deferrals*	54	82	64	17	29	246
Groups Denied of 3,000 and over	0	3	1	2	3	9
Groups Deferred of 3,000 and over	16	16	12	4	4	52
Largest Approved	16,500	36,000	367,472	20,000	43,500	

*This number represents the total number of deferrals processed upon initial receipt of an expansion request. Some of these initial deferrals were subsequently approved or denied.

**ASSET SIZE DISTRIBUTION
OF MULTIPLE COMMON BOND FEDERAL CREDIT UNIONS ADDING GROUPS ****

Assets of FCUs	Number of CUs	Number of Groups	Percent of Groups	Potential Members	Percent of Members
Under \$2 million					
Region I	1	1	0%	12	0%
Region II	3	5	0%	2,744	1%
Region III	1	1	0%	220	0%
Region IV	4	10	1%	710	1%
Region V	2	3	0%	34	0%
Total under \$2 million	11	20	0%	3,720	0%
\$2-10 million					
Region I	15	25	2%	2,135	1%
Region II	26	59	3%	2,941	1%
Region III	19	35	2%	4,958	1%
Region IV	23	38	5%	16,637	12%
Region V	11	23	1%	1,953	1%
Total \$2-10 million	94	180	2%	28,624	2%
\$10-20 million					
Region I	24	53	5%	14,105	7%
Region II	25	59	3%	4,851	1%
Region III	21	75	3%	31,803	4%
Region IV	18	55	8%	3,883	3%
Region V	14	22	1%	7,368	3%
Total \$10-20 million	102	264	4%	62,010	3%
\$20-50 million					
Region I	40	147	14%	34,174	18%
Region II	42	155	8%	24,495	6%
Region III	39	154	7%	35,747	4%
Region IV	24	67	9%	9,614	7%
Region V	27	108	7%	38,764	14%
Total \$20-50 million	172	631	8%	142,794	8%
\$50-75 million					
Region I	9	46	4%	5,828	3%
Region II	26	174	9%	33,511	8%
Region III	16	66	3%	23,235	3%
Region IV	13	55	8%	8,355	6%
Region V	14	42	3%	19,985	7%
Total \$50-75 million	78	383	5%	90,914	5%
Over \$75 million					
Region I	43	781	74%	132,090	70%
Region II	80	1,481	77%	341,151	83%
Region III	81	1,911	85%	763,934	89%
Region IV	42	488	68%	102,421	72%
Region V	60	1,378	87%	205,106	75%
Total Over \$75 million	306	6,039	80%	1,544,702	82%
GRAND TOTALS	763	7,517	100%	1,872,764	100%

** The Asset Distribution Report reflects the assets of the credit union at the time the group was added. Since the asset size of a credit union may change during the course of the year, some credit unions are counted in this report more than once.

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION I**

From 1/1/2005 through 11/20/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	129
Number of SEGs Added to FCU Charters	1,053
Total Number of Potential New Members	188,344
Number of Denials	0
Number of Deferrals (Request Incomplete)	54
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	7
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	12
Number Denied	0
Total Potential Members of Largest SEG Added	16,500
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	894
201-500 Members	81
501-1,000 Members	44
1,001 - 1,500 Members	10
1,501 - 2,000 Members	5
2,001 - 2,999 Members	12
3,000 and Over Members	7

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION II**

From 1/1/2005 through 11/20/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	196
Number of SEGs Added to FCU Charters	1,934
Total Number of Potential New Members	409,698
Number of Denials	17
Number of Deferrals (Request Incomplete)	82
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	20
Number Denied	3
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	19
Number Denied	0
Total Potential Members of Largest SEG Added	36,000
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	1,697
201-500 Members	115
501-1,000 Members	60
1,001 - 1,500 Members	17
1,501 - 2,000 Members	6
2,001 - 2,999 Members	19
3,000 and Over Members	20

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION III**

From 1/1/2005 through 11/20/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	174
Number of SEGs Added to FCU Charters	2,242
Total Number of Potential New Members	859,897
Number of Denials	3
Number of Deferrals (Request Incomplete)	64
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	19
Number Denied	1
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	9
Number Denied	0
Total Potential Members of Largest SEG Added	367,472
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	1,996
201-500 Members	133
501-1,000 Members	53
1,001 - 1,500 Members	17
1,501 - 2,000 Members	15
2,001 - 2,999 Members	9
3,000 and Over Members	19

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION IV**

From 1/1/2005 through 11/20/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	121
Number of SEGs Added to FCU Charters	713
Total Number of Potential New Members	141,620
Number of Denials	7
Number of Deferrals (Request Incomplete)	17
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	5
Number Denied	2
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	6
Number Denied	0
Total Potential Members of Largest SEG Added	20,000
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	584
201-500 Members	79
501-1,000 Members	24
1,001 - 1,500 Members	10
1,501 - 2,000 Members	5
2,001 - 2,999 Members	6
3,000 and Over Members	5

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION V**

From 1/1/2005 through 11/20/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	126
Number of SEGs Added to FCU Charters	1,576
Total Number of Potential New Members	273,210
Number of Denials	9
Number of Deferrals (Request Incomplete)	29
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	8
Number Denied	3
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	12
Number Denied	1
Total Potential Members of Largest SEG Added	43,500
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	1,388
201-500 Members	97
501-1,000 Members	45
1,001 - 1,500 Members	21
1,501 - 2,000 Members	5
2,001 - 2,999 Members	12
3,000 and Over Members	8

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